

Information to identify the case:		
Debtor 1	<u>Wilfredo V. Angso</u>	
	First Name	Middle Name
	Last Name	
Debtor 2	<u>Arcie A. Peralta</u>	
(Spouse, if filing)	First Name	Middle Name
	Last Name	
United States Bankruptcy Court District of New Jersey		
Case number: 11-19833-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Wilfredo V. Angso

Arcie A. Peralta

10/17/16

By the court:

Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Wilfredo V. Angso
Arcie A. Peralta
Debtors

Case No. 11-19833-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 59

Date Rcvd: Oct 17, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2016.

db/jdb Wilfredo V. Angso, Arcie A. Peralta, 105 Martin Luther King Ave.,
Egg Harbor Twp., NJ 08234
cr +CITIMORTGAGE, INC., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,
Mt. Laurel, NJ 08054-3437
cr ECAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136
511827025 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Home Depot Credit Services, Processing Center,
DesMoins, IA 50364-0500)
511827023 CitiMortgage, PO Box 660065, Dallas, TX 75266-0065
511827022 #Citifinancial, PO Box 183172, Columbus, OH 43218-3172
511963740 +HSBC Bank Nevada, N.A., by PRA Receivables Management, LLC, PO Box 12907,
Norfolk VA 23541-0907
516241907 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
516241908 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118, MidFirst Bank,
999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 17 2016 23:57:11 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 17 2016 23:57:04 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
511827014 +EDI: AMEREXPR.COM Oct 17 2016 23:38:00 American Express, PO Box 1270,
Newark, NJ 07101-1270
512095994 EDI: BECKLEE.COM Oct 17 2016 23:38:00 American Express Centurion Bank,
c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
511983128 +EDI: OPHSUBSID.COM Oct 17 2016 23:38:00 BACK BOWL I LLC, C O WEINSTEIN AND RILEY, PS,
2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
511827016 EDI: HFC.COM Oct 17 2016 23:38:00 Best Buy/ HSBC, Po Box 17298,
Baltimore, MD 21297-1298
511827017 EDI: HFC.COM Oct 17 2016 23:38:00 Boscov's, PO Box 17642, Baltimore, MD 21297-1642
512030850 +EDI: OPHSUBSID.COM Oct 17 2016 23:38:00 CANDICA L.L.C., C O WEINSTEIN AND RILEY, PS,
2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
511827018 EDI: CAPITALONE.COM Oct 17 2016 23:38:00 Capital One Bank USA NA, PO Box 71083,
Charlotte, NC 28272-1083
513279415 +EDI: BASSASSOC.COM Oct 17 2016 23:38:00 Capital One, N.A., Bass & Associates, P.C.,
3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
511827019 +EDI: CHASE.COM Oct 17 2016 23:38:00 Chase, PO Box 15153, Wilmington, DE 19850-5153
511975180 EDI: CHASE.COM Oct 17 2016 23:38:00 Chase Bank USA, N.A., PO Box 15145,
Wilmington, DE 19850-5145
511827020 EDI: CHASE.COM Oct 17 2016 23:38:00 Chase Cardmember Services, PO Box 15548,
Wilmington, DE 19886-5548
511827021 +EDI: CITICORP.COM Oct 17 2016 23:38:00 Citi, Po Box 6062, Sioux Falls, SD 57117-6062
512251203 +EDI: CIAC.COM Oct 17 2016 23:38:00 CitiMortgage, Inc., 1000 Technology Drive, MS 420,
O'Fallon, MO 63368-2240
511827024 EDI: RCSDELL.COM Oct 17 2016 23:38:00 Dell Financial Services, 1 Dell Way PS2DF2,
Round Rock, TX 78682
511865101 EDI: RESURGENT.COM Oct 17 2016 23:38:00 Dell Financial Services L.L.C.,
c/o Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
511871460 +EDI: TSYS2.COM Oct 17 2016 23:38:00 Department Stores National Bank/Macy's,
Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
511871457 +EDI: TSYS2.COM Oct 17 2016 23:38:00 Department Stores National Bank/Visa,
Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
512195061 EDI: RECOVERYCORP.COM Oct 17 2016 23:38:00 Equable Ascent Financial, LLC,
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
513293613 EDI: RMSC.COM Oct 17 2016 23:38:00 GE Capital Retail Bank,
c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami, FL 33131-1605
511872096 EDI: RESURGENT.COM Oct 17 2016 23:38:00 GE Money Bank, c/o B-Line, LLC, MS 550,
PO Box 91121, Seattle, WA 98111-9221
512230850 EDI: RMSC.COM Oct 17 2016 23:38:00 GE Money Bank,
c/o Recovery Management Systems Corporat, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
513538938 EDI: RECOVERYCORP.COM Oct 17 2016 23:38:00 Granite Recovery LLC,
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami, FL 33131-1605
512166558 +EDI: BASSASSOC.COM Oct 17 2016 23:38:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C.,
3936 E. Ft. Lowell Rd, Suite 200, Tucson, AZ 85712-1083
511908261 +EDI: BASSASSOC.COM Oct 17 2016 23:38:00 HSBC Bank Nevada, N.A.,
c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite 200, Tucson, AZ 85712-1083
511827026 +EDI: HFC.COM Oct 17 2016 23:38:00 HSBC Card Services, PO Box 17051,
Baltimore, MD 21297-1051
511827027 EDI: RMSC.COM Oct 17 2016 23:38:00 JC Penny, PO Box 960090, Orlando, FL 32896-0090
514298707 +EDI: RESURGENT.COM Oct 17 2016 23:38:00 LVNV Funding LLC, c/o Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC,
c/o Resurgent Capital Services 29603-0587

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 3
Total Noticed: 59

Date Rcvd: Oct 17, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

514298706 EDI: RESURGENT.COM Oct 17 2016 23:38:00 LNVN Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
511827028 +EDI: RMSC.COM Oct 17 2016 23:38:00 Lowe's, PO Box 530914, Atlanta, GA 30353-0914
511827029 +EDI: TSYS2.COM Oct 17 2016 23:38:00 Macy's, PO Box 689194, Des Moines, IA 50368-9194
511827030 +EDI: TSYS2.COM Oct 17 2016 23:38:00 Macy's, PO Box 183083, Columbus, OH 43218-3083
513574474 EDI: AIS.COM Oct 17 2016 23:38:00 Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457
512762433 +E-mail/Text: bknotice@ncmllc.com Oct 17 2016 23:57:18 National Capital Management, LLC., 8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741
512269093 EDI: PRA.COM Oct 17 2016 23:38:00 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk VA 23541
512157161 EDI: PRA.COM Oct 17 2016 23:38:00 Portfolio Recovery Associates, LLC, c/o CITIBANK (SOUTH DAKOTA), N.A., PO Box 41067, Norfolk VA 23541
513863009 +EDI: PRA.COM Oct 17 2016 23:38:00 PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
513863008 +EDI: PRA.COM Oct 17 2016 23:38:00 PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
511827031 EDI: RMSC.COM Oct 17 2016 23:38:00 QCARD/GEMB, QVC, PO Box 530905, Atlanta, GA 30353-0905
513293614 EDI: RECOVERYCORP.COM Oct 17 2016 23:38:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
511827015 EDI: AGFINANCE.COM Oct 17 2016 23:38:00 American General Finance, PO Box 742536, Cincinnati, OH 45274-2536
511860297 EDI: AGFINANCE.COM Oct 17 2016 23:38:00 Springleaf Financial Services, Inc, 3914 BLACK HORSE PIKE, MAYS LANDING NJ 83303
511827032 EDI: RMSC.COM Oct 17 2016 23:38:00 Sams Club/GEMB, PO Box 530942, Atlanta, GA 30353-0942
513856775 +EDI: OPHSUBSID.COM Oct 17 2016 23:38:00 Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
511827033 EDI: WFNNB.COM Oct 17 2016 23:38:00 Victoria's Secret, World Financial Network Nat. Bank, PO Box 659728, San Antonio, TX 78265-9728
514205534 EDI: ECAST.COM Oct 17 2016 23:38:00 eCAST Settlement Corporation, POB 29262, New York NY 10087-9262
514205533 EDI: ECAST.COM Oct 17 2016 23:38:00 eCAST Settlement Corporation, POB 29262, New York NY 10087-9262
513849748 +EDI: BASSASSOC.COM Oct 17 2016 23:38:00 eCAST Settlement Corporation, c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, Tucson, AZ 85712-1083
512106737 EDI: ECAST.COM Oct 17 2016 23:38:00 eCAST Settlement Corporation assignee of, CitiFinancial Inc, POB 29262, New York NY 10087-9262

TOTAL: 50

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

lm* CitiMortgage Inc., POB 660065, Dallas, TX 75266-0065
cr* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
513574799* EDI: Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457
512920197* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067, NORFOLK, VA 23541)

TOTALS: 0, * 4, ## 0

Addresses marked ' ' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2016

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 3180W

Page 3 of 3
Total Noticed: 59

Date Rcvd: Oct 17, 2016

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2016 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor CITIMORTGAGE, INC. nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com
Jennifer R. Gorchow on behalf of Creditor CITIMORTGAGE, INC. nj.bkecf@fedphe.com
John Philip Schneider on behalf of Creditor CITIMORTGAGE, INC. nj.bkecf@fedphe.com
John Philip Schneider on behalf of Loss Mitigation CitiMortgage Inc. nj.bkecf@fedphe.com
Steven A. Silnutzer on behalf of Debtor Wilfredo V. Angso stevenasil2000@yahoo.com, G28047@notify.cincompass.com
Steven A. Silnutzer on behalf of Joint Debtor Arcie A. Peralta stevenasil2000@yahoo.com, G28047@notify.cincompass.com

TOTAL: 10